



STATE FARM FIRE AND CASUALTY COMPANY  
A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS  
2702 Ireland Grove Road  
Bloomington, IL 61709-0001

## DECLARATIONS

Policy Number	93-KZ-K346-6	
Policy Period	Effective Date	Expiration Date

12 Months JUL 20 2021 JUL 20 2022  
The policy period begins and ends at 12:01 am standard time at the premises location.

## Named Insured

M-01-6426-FB0F F V  
000245 3123  
2726 W CORTEZ CONDOMINIUM  
ASSOCIATION  
2726 W CORTEZ ST UNIT 1  
CHICAGO IL 60622-3419



Agent and Mailing Address  
MIKE SHUMAKER  
1340 REMINGTON RD STE R  
SCHAUMBURG IL 60173-4821

PHONE: (847) 884-4468

ST 12  
0123-3001

## Residential Community Association Policy

**Automatic Renewal** - If the **policy period** is shown as **12 months**, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Entity: CONDOMINIUM ASSOCIATION

POLICY PREMIUM \$ 4,471.00

Discounts Applied:  
Age of Building

MELINDA SGARIGLIA  
2726 W CORTEZ ST UNIT 1  
CHICAGO, IL 60622-3419

Personal Line of Credit 1047  
Date 7/25/21

25 2/440

Pay to the  
Order of

Huntington

Holt Ins. premium

Memo

10440000 241 5010659174104754

Prepared  
JUN 16 2021  
CMP-4000  
001824 290  
E 1R.D2,C4

1 of 7

31-2011 (0113231c)



STATE FARM FIRE AND CASUALTY COMPANY  
A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS  
Po Box 2915  
Bloomington IL 61702-2915

## Named Insured

AT2 Q M-01-1A2C-FB50 F V  
000005 3125  
2726 W CORTEZ CONDOMINIUM  
ASSOCIATION  
2726 W CORTEZ ST UNIT 1  
CHICAGO IL 60622-6131



0106-ST-U-0081

## RENEWAL DECLARATIONS

<b>Policy Number</b>	<b>93-KZ-K346-6</b>	
<b>Policy Period</b>	<b>Effective Date</b>	<b>Expiration Date</b>
12 Months	JUL 20 2023	JUL 20 2024

The policy period begins and ends at 12:01 am standard time at the premises location.

## Agent and Mailing Address

MIKE SHUMAKER  
40W310 LAFOX RD UNIT B1  
ST CHARLES IL 60175-6590

PHONE: (847) 884-4468

## Residential Community Association Policy

**Automatic Renewal** - If the policy period is shown as 12 months, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Entity: CONDOMINIUM ASSOCIATION

NOTICE: Information concerning changes in your policy language is included. Please call your agent if you have any questions.

## POLICY PREMIUM

\$ 3,535.00

## Discounts Applied:

Age of Building

Claim Record

MELINDA SGARIGLIA  
2726 W CORTEZ ST UNIT 1  
CHICAGO, IL 60622-3419

Personal Line of Credit

1053

25-2/440

6/14/23

Pay to the  
Order of

Huntington

Jun '23 - Jun '24 Incr.  
Memo HOA ASSESSMENT

10440000 241 5010659174 105354

\$ 2646.12

Dollars

Prepared  
MAY 05 2023  
CMP-4000

000024 294  
N

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Continued on Reverse Side of Page

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530-686-3200 11-2011 1a15P9311-1



RETURN SERVICE REQUESTED

6-740-54116-0001121-001-000-000-000-000

**REPRESENTATION OF PRINTED DOCUMENT**

**PERSONAL CREDIT LINE**

Contact Us



Customer Service  
Automated Service Hours  
Fax Payoff Service

1-800-992-2053  
1-800-992-2053  
1-800-992-2053



Send inquiries to:  
PCL DEPT.  
P.O. BOX 1558  
GW4W61  
COLUMBUS, OH 43216



[www.huntington.com](http://www.huntington.com)

**Account Summary**

Account Number	5010659174
Credit Line	\$102,000.00
Available Credit	\$43,123.00
Days in Billing Cycle	30
Statement Closing Date	07/21/2022
Payment Due Date	08/15/2022
Total Minimum Payment Due	\$317.21

If payment is received after 08/25/2022,  
\$30.00 late fee will be charged.

**Account Overview**

Total Previous Balance	\$55,755.02
Payments	\$1,000.00-
Credits	\$0.00
Special Promotions	\$0.00
Regular Transactions	\$3,803.79
Debits	\$0.00
Fees	\$0.00
Interest Charge	\$317.21
Total New Balance	\$58,876.02

**Transaction Activity Since Last Statement**

Revolving Line	Daily Periodic Rate (1)	Annual Percentage Rate(1)	Balance Subject To Interest Rate	Interest Charge	New Balance	Minimum Payment Due
Purchases	(2) 0.0184384%	6.73%	\$17,077.63	\$94.46	\$18,090.99	\$94.46
Cash Advances	(2) 0.0184384%	6.73%	\$40,268.84	\$222.75	\$40,785.03	\$222.75
Revolving Line Totals				\$317.21	\$58,876.02	\$317.21

- (1) The Daily Periodic Rate(s) and Annual Percentage Rates  
 (2) Promotional Cash Advances and Purchases (if any) are shown below and are not included in the Revolving Line Section above.  
 (3) To determine the Interest Charge for each balance category, multiply the Daily Periodic Rate by the Balance Subject To Interest Rate and then Multiply the result by the Days in Billing Cycle.

Promotional Features	Promotional Expiration Date	Daily Periodic Rate (1)	Annual Percentage Rate(1)	Balance Subject To Interest Rate	Interest Charge	New Balance	Minimum Payment Due
SPECIAL RATE	11/15/19	0.0136712%	4.99%	\$0.00	\$0.00	\$0.00	\$0.00

**IMPORTANT ACCOUNT MESSAGE**

SEE REVERSE SIDE FOR ADDITIONAL IMPORTANT INFORMATION — DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT



MELINDA SGARIGLIA  
2726 W CORTEZ ST APT 1  
CHICAGO IL 60622-6131

Make check payable to:

HUNTINGTON NATIONAL BANK GW1W18  
PO BOX 182387  
COLUMBUS OH 43218-2387

Account Number  
5010659174

Past Due Amount  
\$0.00

Total New Balance  
\$58,876.02

Total Minimum Payment Due  
\$317.21

Payment Due Date  
08/15/2022

Payment Amount Enclosed \$

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## HOW THE BALANCE SUBJECT TO INTEREST RATE IS DETERMINED

We determine the Balance Subject To Interest Rate separately for each balance category. The Balance Subject to Interest Rate is an average daily balance. For each balance category we do the following:

- We first determine the ending daily balance each day by starting with the ending daily balance for that balance category from the previous day.
- We then add the new day's debits, advances, and purchases in the Revolving Line and any Promotional Feature that are applicable to that balance category.
- We then subtract the portion of the new day's payments and credits that are applied to balances in that balance category.
- We then add together the ending daily balances for each day in the monthly statement period and divide the total by the number of days in that monthly statement period to determine the average daily balance for that balance category.

The balance categories are: (i) regular purchases in the Revolving Line, (ii) regular advances in the Revolving Line, (iii) each separate advance promotion in a Promotional Feature, and (iv) each separate purchase promotion in a Promotional Feature.

## BILLING RIGHTS SUMMARY

### What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

**The Huntington National Bank  
PCL Department  
P.O. Box 1558, GW4W61  
Columbus, Ohio 43216**

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of the problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. Your notice must be submitted on something other than the payment ticket or other material accompanying your statement. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount
- The charge in question may remain on your statement, and we

may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

### Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

**The Huntington National Bank  
PCL Department  
P.O. Box 1558, GW4W61  
Columbus, Ohio 43216**

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe any amount and you do not pay, we may report you as delinquent.

## CREDITING OF PAYMENTS

We credit mailed payments as of the date we receive them if the payment is (i) mailed to the Post Office box address shown on your statement under "Make Checks Payable To," (ii) received at that address by 5 p.m. Eastern time on any business day, (iii) accompanied only by the remittance portion of your statement, and (iv) made with a check drawn on a U.S. financial institution in U.S. Dollars or a U.S. Dollar money order. Mailed payments received after 5 p.m. Eastern time on a business day, or at any time on a day that is not a business day, but meeting all of the other requirements listed in the previous sentence, will be credited as of the next business day. We also credit payments made through our web site or telephone banking service as of the date received if we receive them by 5 p.m. Eastern time on a business day, and otherwise they will be credited as of the next business day. Credit for any other payments may be delayed for up to 5 days.

Account Number:

5010659174

6-740-54116-0001121-001-000-000-000-000

**Transaction Activity Since Last Statement**

SPECIAL RATE	05/15/20	0.0109315%	3.99%	\$0.00	\$0.00	\$0.00	\$0.00
Your balance shown is as of this statement date. This balance is not a pay-off. Please call us at 1-800-992-2053 to obtain a pay-off quote. For important information about your account, please read the disclosures listed on back of this statement.							
<b>Detailed Account Activity*</b>							
Trans Date	Post Date	Reference Number		Merchant Name or Transaction Description		Amount*	
06/30/2022	07/01/2022	1049	FLOAT	PCL CHECK		\$67.99	
06/30/2022	07/01/2022	1038	FLOAT	PCL CHECK		\$2,714.80	
07/12/2022	07/13/2022		Payment			\$1,000.00-	
07/19/2022	07/19/2022	CRED	CPAP.COM	8271116JP000DQPQD		\$1,021.00	
<b>Fees</b>							
TOTAL FEES FOR THIS PERIOD							\$0.00
<b>Interest Charged</b>							
Purchases							\$94.46
Cash Advances							\$222.75
SPECIAL RATE							\$0.00
SPECIAL RATE							\$0.00
TOTAL INTEREST FOR THIS PERIOD							\$317.21
<b>2022 Total Year-to-Date</b>							
Total fees charged in 2022							\$0.00
Total interest charged in 2022							\$1,863.08



**From:** Melinda Young mekadunc@gmail.com   
**Subject:** Update on HOA Assessments for 2022/23 - Action Required  
**Date:** June 30, 2022 at 9:37 AM  
**To:** Kristin Keen kristinmariekeen@gmail.com, John Gorr jgorr1@msn.com, 2726WCortez HOA 2726wcortezhoa@gmail.com  
**Cc:** Melinda Young mekadunc@gmail.com

Hi both,

I'm doing the annual reconciliation of the HOA's balance sheet & budget and wanted to share a few updates:

1. Kristin - you've been paying the wrong amount of fees since August last year (2021). The HOA voted on, and approved an HOA fee schedule as follows **starting in August 2021**:

2022 Assessments		Percent Ownership	2021 Current Monthly Assessment	New 2021 Mo. Assessment at 20% base decrease + HOA Ins. Premium (as of 8/1/21)
Owner				
Melinda Sgariglia		44%	\$ 258.00	\$ 432.63
Kristin Keen		26%	\$ 170.40	\$ 270.00
John Gorr		30%	\$ 182.40	\$ 300.17
	Total		\$ 611	\$ 1,003

- The true up amount (amount owed in HOA back-payments) is \$1,042. I have attached the HOA checking account transactions from July 2021-June 26, 2022 so you can do your own analysis of the amount owed by Unit 2. I have also attached the 2022 Annual Budget & Maintenance Schedule that was shared last year. Please make payment as soon as possible to the HOA.
- FYI - You'll see in the ten list that In August, you paid \$289.90 - that was a special assessment for refinishing the front door, so it was not a regular monthly HOA assessment payment
- John and I pay via Venmo, so our HOA assessments are deposited monthly as a combined payment

USBank  
Checki...22.xlsx

2726 W Cortez  
HOA B...22.xlsx

2. I shopped the condo policy (both D&O and general liability policies) and was unable to find anything more competitive this year. The HOA insurance fees for July 20-July 20, 2023 are in the 2023 worksheet on the budget/maintenance schedule.

We should be able to keep assessments 'as is' this year despite higher outflows in D&O Insurance (State Farm) & Water/Sewer (our fees are significantly higher this summer at 15% since April. @ John Gorr, please make sure your tenant isn't leaving the water running on her roof. I often hear water running down the downspouts for a long time. I live here 1/2 time, so the water bill is highly reflective of water use in Unit 2 and Unit 3.

LMK your questions.

Melinda